Case 20-10138-ABA Doc 27 Filed 03/06/20 Entered 03/07/20 00:32:16 Desc Imaged

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Information to	identify the case:				
Debtor 1:	Daniel T. Walsh	Social Security number or ITIN:	xxx-xx-3144		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: _ EIN:			
United States Ba	ankruptcy Court: District of New Jersey	Date case filed in chapter:	13	1/6/20	
Case number:	20-10138-ABA	Date case converted to chapter:	7	3/3/20	

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case — No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

		About Debtor 1:	Ab	out Debtor 2:
1.	Debtor's full name	Daniel T. Walsh		
2.	All other names used in the last 8 years	e		
3.	Address	56 Goodwin Pkwy Sewell, NJ 08080–9445		
4.	Debtor's attorney Name and address	Stephanie Shreter The Law Office of Stephanie Shreter 105 High Street Mt. Holly, NJ 08060		ntact phone (609) 265-9600 ail: shreterecf@comcast.net
5.	Bankruptcy trustee Name and address	Maureen P. Steady 2 Kings Highway West Suite 102 Haddonfield, NJ 08033	Con	ntact phone 856–428–1060

Debtor Daniel T. Walsh

Case number 20–10138–ABA

6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. (800) 676-6856

401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.

Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays)

Contact phone 856-361-2300

Date: 3/4/20

Location:

7. Meeting of creditors

joint case, both spouses must attend. Creditors may attend, but

are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of

creditors. Failure to do so may result in

April 24, 2020 at 02:00 PM

Debtors must attend the meeting The meeting may be continued or adjourned to a to be questioned under oath. In a later date. If so, the date will be on the court docket.

Mitchell H. Cohen U.S. Courthouse, 400 Cooper Street, Room 2200, Camden, NJ 08101

Filing deadline: 6/23/20

8. Presumption of abuse

your case being dismissed.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

· if you assert that the discharge should be denied under § 727(a)(8) or (9).

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO **DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER** PROTECT YOUR RIGHTS.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 2

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United States Bankruptcy Court District of New Jersey

In re: Daniel T. Walsh Debtor Case No. 20-10138-ABA Chapter 7

TOTAL: 0

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2 Date Rcvd: Mar 04, 2020 Form ID: 309A Total Noticed: 35

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 06, 2020.
                                                                    Sewell, NJ 08080-9445
db
                    Daniel T. Walsh, 56 Goodwin Pkwy,
                   HAureen P. Steady, 2 Kings Highway West, Suite 102, Haddonfield, NJ 08033-2117 ADP LLC, PO Box 842875, Boston, MA 02284-2875 Alpha Recovery Corp, 6912 S Quentin St Ste 10, Centennial, CO 80112-4531
t.r
518648739
518648740
518648741
                    American Express National Bank,
                                                              c/o Zwicker & Assoc,
                                                                                           1105 Laurel Oak Rd Ste 136,
                      Voorhees, NJ 08043-4312
                   +American Express National Bank, AENB, c/o Zwicker and Associates, P
Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943
518661581
                                                                      c/o Zwicker and Associates, P.C.,
                   +Best Buy Credit Services, Po Box 688911,
518648742
                                                                            Des Moines, IA 50368-8911
518695959
                   +JPMorgan Chase Bank, N.A.,
                                                        s/b/m/t Chase Bank USA, N.A.,
                     c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
                   +Lourdes Cardiology Services, Po Box 824699, Philadelphia, PA 19182-46
MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
+PNC Bank, National Association, PO Box 94982, Cleveland OH 44101-4982
518648748
                                                                                Philadelphia, PA 19182-4699
518648750
518736285
                   +PNC Bank, National Association,
518648751
                    Pnc Ban, PO Box 856177, Louisville, KY 40285-6177
                   #SRA Associates, 401 Minnetonka Rd, Hi Nella, NJ 08083-2914
TD Retail Card Services, PO Box 731, Mahwah, NJ 07430-0731
+TD Retail Card Services, c/o Creditors Bankruptcy Service, I
518648755
518648757
518670450
                                                                                                  P.O. Box 800849,
                     Dallas, TX 75380-0849
                                                                               76 S Orange Ave, South Orange, No. 344 406, Westmont, NJ 08108-2812
                    United Supply Company, c/o Turner law Firm, /b S Orange ave Wells Fargo NA, c/o KML Law Group, 216 Haddon Ave Ste 406,
                                                                                                       South Orange, NJ 07079-1935
518648759
518648761
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: shreterecf@comcast.net Mar 04 2020 23:38:11 Stephanie Shreter,
                     The Law Office of Stephanie Shreter, 105 High Street,
                                                                                             Mt. Holly, NJ 08060
                   +EDI: FMPSTEADY Mar 05 2020 04:13:00
                                                                      Maureen P. Steady, 2 Kings Highway West,
tr
                     Haddonfield, NJ 08033-2117
                    E-mail/Text: usanj.njbankr@usdoj.gov Mar 04 2020 23:39:15
                                                                                                  U.S. Attorney, 970 Broad St.,
smg
                     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
                   +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 04 2020 23:39:12
Office of the United States Trustee, 1085 Raymond Blvd., On-
                                                                                                         United States Trustee,
sma
                                                                     1085 Raymond Blvd., One Newark Center, Suite 2100,
                     Newark, NJ 07102-5235
                    EDI: BECKLEE.COM Mar 05 2020 04:08:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518701560
                    c/o Becket and Lee LLP, PO Box 3001,
EDI: CAPITALONE.COM Mar 05 2020 04:13:00
518648743
                                                                             Capital One,
                                                                                              PO Box 6492,
                     Carol Stream, IL 60197-6492
                    EDI: CAPITALONE.COM Mar 05 2020 04:13:00
518648744
                                                                             Capital One, PO Box 70886,
                     Charlotte, NC 28272-0886
518659038
                   +EDI: AIS.COM Mar 05 2020 04:08:00
                                                                  Capital One Bank (USA), N.A.,
                                                                                                           4515 N Santa Fe Ave,
                     Oklahoma City, OK 73118-7901
                    EDI: JPMORGANCHASE Mar 05 2020 04:08:00
518648745
                                                                           Chase Bank Usa Na. Po Box 15298.
                     Wilmington, DE 19850-0000
                   +E-mail/Text: bncnotices@becket-lee.com Mar 04 2020 23:38:38
518648746
                                                                                                    Kohls/Capital One,
                     Po Box 3115, Milwaukee, WI 53201-3115
518648747
                    EDI: RMSC.COM Mar 05 2020 04:13:00
                                                                   Littman Jewler, PO Box 100114,
                     Columbia, SC 29202-3114
                    E-mail/Text: camanagement@mtb.com Mar 04 2020 23:38:58
518648749
                                                                                             M&T Bank, PO Box 767,
                     Buffalo, NY 14240-0767
                   +E-mail/Text: bankruptcy@prosper.com Mar 04 2020 23:39:44 Pros
101 2nd St, Fl 156, San Francisco, CA 94105-3672
+E-mail/Text: jennifer.chacon@spservicing.com Mar 04 2020 23:40:05
518648752
                                                                                                 Prosper Marketplace Inc,
518648753
                    Select Portfolio Servicing Inc, Po Box 65450, Salt Lake City, UT 84165-0450 E-mail/Text: bankruptcy@bbandt.com Mar 04 2020 23:39:08 Sheffield Financial, Wilson, NC 27894-1847
518648754
                                                                                                                             PO Box 1847.
518648756
                    EDI: RMSC.COM Mar 05 2020 04:13:00
                                                                     Syncb/Lowes, PO Box 965005, Orlando, FL 32896-5005
                   +EDI: RMSC.COM Mar 05 2020 04:13:00
                                                                     Synchrony Bank, c/o of PRA Receivables Management, LLC,
518650751
                     PO Box 41021, Norfolk, VA 23541-1021
518648758
                    EDI: CITICORP.COM Mar 05 2020 04:13:00
                                                                          THD/CBNA, PO Box 6497,
                     Sioux Falls, SD 57117-6497
                    EDI: VERIZONCOMB.COM Mar 05 2020 04:08:00
518648760
                                                                             Verizon, PO Box 408,
                                                                                                              Newark, NJ 07101-0408
                                                                                                                    TOTAL: 19
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***** BYPASSED RECIPIENTS *****

NONE.

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

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District/off: 0312-1 User: admin Page 2 of 2 Date Rcvd: Mar 04, 2020 Form ID: 309A Total Noticed: 35

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 06, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 4, 2020 at the address(es) listed below:

NONE. TOTAL: 0